

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CHRISTINE R DELOACH

Debtor(s)

Case No. 15-42587

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/17/2015.
- 2) The plan was confirmed on 02/18/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/18/2016, 03/23/2017, 05/09/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/25/2018.
- 6) Number of months from filing to last payment: 24.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$12,741.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$12,741.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$554.35
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,554.35

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP	Unsecured	NA	4,857.48	4,857.48	0.00	0.00
ASHLEY FUNDING SERVICES LLC	Unsecured	NA	102.45	102.45	0.00	0.00
BADILLO LAW GROUP	Priority	4,000.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	1,344.00	1,344.62	1,344.62	0.00	0.00
CAPITAL ONE NA	Unsecured	3,031.00	3,066.96	3,066.96	0.00	0.00
CERASTES LLC	Unsecured	1,518.00	1,495.95	1,495.95	0.00	0.00
Chase	Unsecured	1,782.00	NA	NA	0.00	0.00
CITIMORTGAGE	Secured	15,000.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	3,387.87	3,443.52	3,443.52	0.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	1,130.00	1,317.83	1,317.83	0.00	0.00
DISCOVER BANK	Unsecured	NA	1,872.96	1,872.96	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	4,631.00	4,683.15	4,683.15	0.00	0.00
EDFINANCIAL SERVICES	Unsecured	17,449.00	17,484.83	17,484.83	0.00	0.00
EDFINANCIAL SERVICES	Unsecured	9,217.00	9,235.84	9,235.84	0.00	0.00
EDFINANCIAL SERVICES	Unsecured	7,620.00	7,636.32	7,636.32	0.00	0.00
FIRST DATA MERCHANT SVCS	Unsecured	1,398.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OMAHA	Unsecured	3,085.00	2,990.48	2,990.48	0.00	0.00
IL DEPT OF REVENUE	Unsecured	NA	95.50	95.50	0.00	0.00
IL DEPT OF REVENUE	Priority	700.00	668.27	668.27	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	4,030.51	4,641.86	4,641.86	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	4,800.52	4,715.37	4,715.37	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	436.48	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	1,206.03	NA	NA	0.00	0.00
KEYNOTE CONSULTING	Unsecured	230.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,634.00	1,634.22	1,634.22	0.00	0.00
MIDLAND FUNDING	Unsecured	956.00	1,017.02	1,017.02	0.00	0.00
MIDLAND FUNDING	Unsecured	3,272.00	3,338.65	3,338.65	0.00	0.00
NEW PENN FINANCIAL	Secured	230,251.92	225,746.33	240,462.21	0.00	0.00
NEW PENN FINANCIAL	Secured	NA	14,715.88	14,715.88	6,014.90	0.00
OSLA STUDENT LOAN SERVICING	Unsecured	5,516.00	5,529.61	5,529.61	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	5,260.00	5,285.01	5,285.01	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TD BANK USA	Unsecured	517.00	517.19	517.19	0.00	0.00
THE 901 S PLYMOUTH CT CONDO AS	Secured	4,913.88	5,211.85	5,801.85	2,171.75	0.00
UNIVERSITY OF CHICAGO	Unsecured	2,800.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$240,462.21	\$0.00	\$0.00
Mortgage Arrearage	\$14,715.88	\$6,014.90	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$5,801.85	\$2,171.75	\$0.00
TOTAL SECURED:	\$260,979.94	\$8,186.65	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,383.64	\$0.00	\$0.00
TOTAL PRIORITY:	\$5,383.64	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$81,591.45	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,554.35</u>	
Disbursements to Creditors	<u>\$8,186.65</u>	
TOTAL DISBURSEMENTS :		<u>\$12,741.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/26/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.